

**UNITED STATES DISTRICT COURT
District of Maine**

MATTHEW BYRON,

Plaintiff

v.

**HSBC BANK USA, NA, and SELECT
PORTFOLIO SERVICING, INC.,**

Defendants.

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No. 2:15-cv-360-GZS

**ORDER AFFIRMING THE
RECOMMENDED DECISION OF THE MAGISTRATE JUDGE**

The United States Magistrate Judge filed with the Court on July 7, 2016, his Recommended Decision (ECF No. 53). Plaintiff filed his Objection to the Recommended Decision (ECF No. 54) on July 18, 2016. Defendants filed their Reply to Plaintiff's Objection to the Recommended Decision (ECF No. 55) on July 29, 2016.

I have reviewed and considered the Magistrate Judge's Recommended Decision, together with the entire record; I have made a de novo determination of all matters adjudicated by the Magistrate Judge's Recommended Decision; and I concur with the recommendations of the United States Magistrate Judge for the reasons set forth in his Recommended Decision, and determine that no further proceeding is necessary.

1. It is **ORDERED** that Plaintiff's Request for Oral Argument (ECF No. 56) is **DENIED**.
2. It is therefore **ORDERED** that the Recommended Decision of the Magistrate Judge is hereby **AFFIRMED**.
2. It is hereby **ORDERED** that Plaintiff's Motion for a Determination that Defendants' Counterclaims are Subject to M.R.S.A. §6321-A (ECF No. 50) is **DENIED**.

3. It is hereby **ORDERED** that Plaintiff's Motion for Mediation (ECF No. 27) is **MOOT**.

/s/George Z. Singal

U.S. District Judge

Dated this 3rd day of August, 2016.